

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE: ) BANKRUPTCY CASE  
)  
SYLVESTER JAMAIL LARKINS, ) NO.: 21-50844-PMB  
)  
Debtor. ) CHAPTER 13  
)  
)  
)

OBJECTION TO CONFIRMATION

COMES NOW Specialized Loan Servicing LLC (hereinafter known as "Creditor"), a secured creditor holding a Security Deed against the real property commonly known as 2447 Field Way Ne, Atlanta, GA 30319 (the "Property"), and for the reasons stated below, objects to confirmation of Debtor's Chapter 13 plan (Doc. No. 3) (the "Plan").

1.

Debtor's Plan underestimates the prepetition arrearage amount owed to Creditor as \$8,567.00 The actual prepetition arrearage amount owed to Creditor is approximately \$30,413.85. Such vast understatement may render Debtor's Plan infeasible.

2.

This Chapter 13 case was filed on February 1, 2021. Debtor filed a prior case, 20-63253 on February 24, 2020, which was dismissed on April 21, 2020 for Debtor's failure to file information

3.

Creditor reserves the right to raise the failure of Debtor to have made post-petition mortgage payments if at the time of the confirmation hearing that appears to be the case.

WHEREFORE, Creditor prays that the Court will:

1. deny confirmation,
2. award reasonable attorney's fees, and
3. grant such other and further relief as is just and equitable.

/s/A. Michelle Hart Ippoliti

A. Michelle Hart Ippoliti  
Georgia BAR NO. 334291  
Attorney for Creditor  
McCalla Raymer Leibert Pierce, LLC  
1544 Old Alabama Road  
Roswell, GA 30076  
678-281-6537  
770-643-4220

In Re:  
Sylvester Jamail Larkins

Bankruptcy Case No.: 21-50844-PMB13

Chapter: 13

Judge Paul M. Baisier

### CERTIFICATE OF SERVICE

I, A. Michelle Hart Ippoliti, of MCCALLA RAYMER LEIBERT PIERCE, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within OBJECTION TO CONFIRMATION filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Sylvester Jamail Larkins  
2447 Field Way NE  
Atlanta, GA 30319

Matthew Thomas Berry  
Matthew T. Berry & Associates  
Suite 600  
Atlanta, GA 30324

*(served via ECF Notification)*

Melissa J. Davey, Trustee  
260 Peachtree Street, NW  
Suite 200  
Atlanta, GA 30303

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 2/10/2021  
(date)

By: /s/A. Michelle Hart Ippoliti  
A. Michelle Hart Ippoliti  
Georgia BAR NO. 334291  
Attorney for Creditor